

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Philadelphia, PA 19106
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Attorneys for Movant: Wilmington Savings Fund
Society. FSB, not in its individual capacity but solely as
Owner Trustee for the FLIC Residential Mortgage Loan
Trust I

In Re:
Graig A Epstein
Debtor



Order Filed on February 13, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-16956 JNP

Adv. No.:

Hearing Date: 2/4/2025 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 13, 2025

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Graig A Epstein

Case No: 24-16956 JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 24 Tiros Ave, Sewell, NJ, 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr., Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that Debtor is due for September 2024 through February 2025 for a post-petition arrearage of \$11,368.60 (5 @ \$1,929.80 less suspense \$210.20); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall sell the subject property pay off the final judgment amount, plus interest, advances, and costs thereon, in full; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make adequate protection payments in the amount of \$1,929.80 are to resume March 1, 2025 directly to Secured Creditors Servicer; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to collect the post-petition and pre-petition arrears in the event the sale has not been completed; and

It is further **ORDERED, ADJUDGED and DECREED** that if the closing for the sale of the subject property has not occurred by May 1, 2025, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Graig A Epstein
Debtor

Case No. 24-16956-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 14, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:

Recip ID	Recipient Name and Address
db	+ Graig A Epstein, 24 Tiros Ave., Sewell, NJ 08080-1924

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Ashley Pascuzzi	on behalf of Creditor Fay Servicing LLC as servicing agent for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Loss Mitigation Fay Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY. FSB NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society. FSB not in its individual capacity but solely as Owner Trustee for the

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 14, 2025

Form ID: pdf903

Total Noticed: 1

FLIC Residential Mortgage Loan Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Laura M. Egerman

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB NOT IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I
laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Mitchell L Chambers, Jr.

on behalf of Debtor Graig A Epstein ecfbc@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8